

Information to identify the case:

Debtor 1	<u>Pamela A. Christina</u>	Social Security number or ITIN	xxx-xx-8491
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-70232-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pamela A. Christina

9/11/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pamela A. Christina
Debtor

Case No. 24-70232-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 11, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2024:

Recip ID	Recipient Name and Address
db	+ Pamela A. Christina, 860 Palestine Road, South Fork, PA 15956-4302
15808521	Comenity-Boxcov's, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15808524	#+ Holiday Financial Services, 1451 Scalp Avenue, Johnstown, PA 15904-3334
15808526	Midland Mortgage, P.O. Box 26806, Oklahoma City, OK 73126-8806

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 12 2024 03:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 12 2024 03:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 23:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15808519	EDI: CAPITALONE.COM	Sep 12 2024 03:49:00	Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
15808520	EDI: WFNNB.COM	Sep 12 2024 03:49:00	Comenity-Big Lots, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
15808522	EDI: WFNNB.COM	Sep 12 2024 03:49:00	Comenity-Victoria's Secret, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15808523	Email/Text: msummits@franklinjohnstown.com	Sep 11 2024 23:58:00	Franklin Johnstown Federal Credit Union, 310 Blomfield Street, Johnstown, PA 15904-3202
15808525	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 11 2024 23:58:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15808527	+ Email/Text: BankruptcyEast@firstenergycorp.com	Sep 11 2024 23:58:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
15808528	EDI: SYNC	Sep 12 2024 03:49:00	Synchrony Bank, ATTN: Bankruptcy Department, P.O. Box 71783, Philadelphia, PA 19176-1783
15808529	EDI: SYNC	Sep 12 2024 03:49:00	Synchrony Bank/Amazon, ATTN: Bankruptcy Department, P.O. Box 71783, Philadelphia, PA 19176-1783

District/off: 0315-7

User: admin

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Date Rcvd: Sep 11, 2024

Form ID: 318

Total Noticed: 16

15808530 EDI: VERIZONCOMB.COM

Sep 12 2024 03:49:00

Verizon, P.O. Box 489, Newark, NJ 07101-0489

15808531 + Email/Text: bankruptcy@webbank.com

Sep 11 2024 23:57:00

Web Bank, 215 S. State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MIDFIRST BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Terry L. Graffius	on behalf of Debtor Pamela A. Christina tgraffius@lhrklaw.com mbotteicher@lhrklaw.com

TOTAL: 4